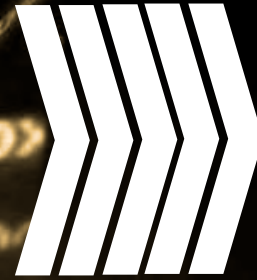


COLLABORATIVE & INNOVATIVE PARTNERING SOLUTIONS



**Terraform
Development
Limited - Ghana**

**DEVELOPMENT & CONSTRUCTION
MANAGEMENT**

BUSINESS INTRODUCTION

Series 300

TERRAFORM DEVELOPMENT LTD

GROUP OBJECTIVES

- DELIVER THE AFFORDABLE HOUSING INITIATIVE

- DELIVER A QUALITY BACKED HOUSING SOLUTION

- DESIGN INNOVATIVE LIVING COMMUNITIES

- MOTIVATE HOME OWNERSHIP

- BUILD A PROFITABLE BUSINESS

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INTRODUCTION

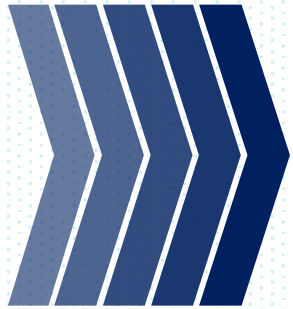
PROFESSIONALS

KEY STRENGTHS

CORE VALUES

INTRODUCTION - TERRAFORM GROUP

TDL



**TERRAFORM
DEVELOPMENT
LIMITED (GHANA)**

WHAT WE DO

Our goal is to make your building experience as smooth and straight forward as possible. We believe that the best projects begin prior to construction. Our procedures and service policy ensures clear communication between all parties regarding pre-construction plans, specifications, sub-contractor selection, value-engineering, estimating, scheduling, personnel selection and quality control.

HOW WE DO IT

We are experienced in all aspects of property development including market analysis, site selection, financing, design, and construction. The Development team understands that creativity and attention to detail is fundamental in the delivery of modern day, fast track projects. We understand the technical and commercial requirements needed to make a project successful and add value to the to meet the unique challenges presented by each project.

TGLLC



**TERRAFORM GULF LLC
(UNITED ARAB EMIRATES)**

INTRODUCTION - TERRAFORM GROUP

WHO WE ARE

Headquartered in Accra, Ghana, with a branch in the United Arab Emirates, Terraform has invested in the Ghanaian market with a focus on being an 'A' rated delivery specialist within the Construction and EPC sectors. Terraform is focused on creating tangible delivery results and long-term value addition to the Ghanaian market. It is our intention to leverage our technical expertise and fast track delivery methodology to enhance our innovative outlook on construction and engineering projects. By 2025, the company expects to be the country's pre-eminent private construction and project management business with flexible and creative delivery solutions.

OFFSHORE PROCUREMENT SPECIALISTS

Our branch in the UAE supports us with Engineering & Procurement for our technical projects. We leverage our vast experience in the Middle East with our partners to supply turn-key Engineering solutions to support our Ghanaian business and localised offshore projects. We are a fully BIM/3D compliant and our resource base is made up of expert and delivery driven professionals. Our strength is in our ability to manage end user requirements from start to finish. We partner with EMS LLC for direct procurement and JIT delivery solutions.

DEVELOPMENT & ACQUISITION PROFESSIONALS

At TERRAFORM DEVELOPMENT LIMITED, we thrive on the opportunity to generate and implement creative ideas to generate strong, successful outcomes. Our Development team will work tirelessly to help you meet your goals. Whilst we are a new business, our in-house management experience and professional track records make us a formidable business entity. Our goal is to eradicate red tape and cost layering and focus on using modern construction and engineering technologies to create positive and enhanced outcomes for our clients.

We have focused on procuring and securing prime development land in the Greater Accra region and now have in excess of 1100 Acres of land with the provision to deliver mixed use residential communities aimed at the Affordable Housing sector. It is our intention to start the initial roll out of the AHI in early 2021 with a view to delivering Phase 1 of our BORTEYMAN & MADINA Communities by April 2025.

INTRODUCTION - TERRAFORM GROUP (Cont'd)

EXPERIENCED IN ALL FACETS

TERRAFORM DEVELOPMENT LIMITED utilizes and leverages its abilities in all aspects of property development and construction (including market analysis, site selection, financing, design, and construction) to create and deliver building concepts that enhance the built environment. The Development & Construction Management team understands that creativity and attention to detail drives long term success and value. Our teams are well prepared to meet the unique challenges presented by each project.

AN IN-HOUSE TEAM OF CONSTRUCTION & FINANCIAL EXPERTS

We understand that our long-term business success relies upon knowing how to make financially feasible projects come to fruition. Applying innovation during the design and construction process keeps the development costs low, inversely impacting the mortgage and affordability ratios. Our EPC interface through our sister company TERRAFORM GULF LLC in the UAE gives us the ability to provide detailed engineering solutions with variable procurement analysis and vendor engagement.

ROLLED UP DELIVERY SPECIALIST

We focus on our internal abilities (our people) and promote an apex delivery methodology. We overlap and combine the planning phase, design development, detailed design, cost management and contractual delivery phases so that there is a seamless delivery solution within the Development & Construction delivery team.

BUSINESS IDENTITY

We believe in open, honest and challenging working environment, we thrive on our delivery concept as it is formatted from our mission statement. Our business system is developed to achieve a zero defect/zero harm/zero environmental impact delivery concept. We identify with equal opportunities and offer our staff the ability to grow and learn within the working environment. It is important that our employees are safe and our operational contacts are 100% HSE compliant.

PROFESSIONALS

DEVELOPMENT & CONSTRUCTION PROFESSIONALS

Property Development is an integral part of our business and our business has been built around the procurement of premium development land with access into the Greater Accra region. The amalgamation of the internal Development & Construction Management teams has created a fast track, performance focused and team orientated delivery process.

As a development business, our skills range from deal origination, land acquisition, securing planning, raising project finance and delivering our works in a timely and cost-effective manner. We have strong contracting roots and work within defined specifications and delivery plans, our teams are focused on delivering on our commitments and interfacing with the best in market design and engineering professionals.

Our development management experts work with clients and partners to deliver exemplar schemes, transforming communities and delivering significant returns for our investment partners. Our team has the skills, experience and networks to ensure the projects we work on are delivered in a world class manner based on quality driven results.

We have built a bespoke network of local and international consultants and partnered with market specialists that give us a better perspective on what the best open and off-market prospects are. In addition to managing our own development portfolio, we are development manager/partner for landowners in both the public and private sectors across the Republic of Ghana.

We currently have a delivery portfolio of over US\$ 650.0 Million to be delivered over the next 7 years. Our focal point will be on the combination our large format construction experience enhanced by our local partners and financiers to create a combined delivery strategy. Innovation, BIM, Cost and Value Engineering and advanced Construction Technology play an important role in our delivery concept and underpins our ability to deliver cost effective construction solutions.

KEY STRENGTHS

KEY STRENGTHS

MARKET RESEARCH & ANALYSIS

We provide detailed feasibility research based on in-depth market analytics, our focal point is to reduce market exposure and limit unwanted risks. We can be engaged to carry out full feasibility studies and business modelling with financial support and design development analysis.

STRATEGIC PLANNING

There are many ways to achieve success, understanding what needs to be done and by when requires a well thought out strategy. We utilize this ability to assist our clients with forecasting end results and identifying areas of concern during the delivery process.

VALUE ENGINEERING

Our systematic approach to Value Engineering aims at providing the necessary requirements for a project at the lowest possible cost without impacting functionality or quality. We carry out a full lifecycle cost analysis with all plant and materials with a view to reducing base cost with fit for purpose solutions.

CONTRACT NEGOTIATION

Our goal is to achieve the best possible outcome for all invested parties in our projects without jeopardizing the deliverable requirements. We will strive to create the best contractual solution to deliver upon our commitments as a business.

CONSTRUCTION MANAGEMENT

We offer 'Construction Management' & 'Construction Manager At Risk' services to assist clients with overall management cost reduction. This is a turn-key solution combining planning, design, cost and contractual management solutions for clients and end users.

PROJECT MANAGEMENT

We apply our Project Management skills to determine the resource/time/quality/cost requirements and core components that enhance the deliverable. We also utilize this period to determine the outcome of the business case if required by the client.

KEY STRENGTHS (Cont'd)

CONTRACT FORMATION & COMMERCIAL SUPPORT

We have the ability to format specialized contracts to support the Commercial Management of our projects, offering Legal & Technical support with full contingency, claim and arbitration management.

DUE DILIGENCE AND RISK ANALYSIS

We assist our clients and organizations practicing prudence by carefully assessing associated costs and risks prior to completing transactions.

DESIGN AND ENGINEERING SERVICES

We are equipped to provide high quality design and engineering services in both Construction & EPC fields, our team has been used to support major projects and deliverables through our Engineering & Delivery divisions. We are committed to providing our clients with the best possible service and upon engagement will provide the high level of technical services to produce profit proven results.

INNOVATION & PARTNERING SOLUTIONS

We have spent many years cultivating relationships with key supply chain vendors and partners. We understand that as a business we cannot provide all solutions to all problems. We pride ourselves on our ability to create tangible solutions and bring best in class service providers to the table to enforce our solution process.

RENEWABLE ENERGY DEVELOPMENT:

From feasibility and assessment to solar financing, design and installation services, we provide expertise for adding solar to multi-family, commercial, or community-scale projects. These long-term cost savings are reinvested back into our communities and drive the change process needed for sustainability.

ENERGY ASSET MANAGEMENT:

Our asset managers keep our solar energy systems operating at peak efficiency, manage relationships with utility companies, and ensure that proper credits or cost applications are being issued for each investment. Ghana has the perfect environment to utilize alternative energy, we have the ability to manage these assets.

CORE VALUES

CORE VALUES

HUMAN CAPITAL DEVELOPMENT

We are committed to developing our people. Across our enterprise we believe in challenging, upskilling, recognizing and rewarding the talented people who work at Terraform. We set high expectations because we believe a high-performance culture attracts and retains the human capital needed to ensure our future success.

CULTURE OF EXCELLENCE

We believe that our human capital is our primary resource and that our core ability is enhanced by engaging with like minded people. Our internal culture promotes fairness, honesty and discipline as the foundation for success. We drive a process of continuous improvement and enable our 'future' leaders to grow in a positive and results driven environment.

INNOVATIVE OUTCOMES

We aim to be both effective and efficient in our work process and focus our energy on delivering industry best practices whilst constantly seeking new and resourceful methods to achieve this outcome. Innovation is driven through value and time analysis, two components that have a direct impact on quality and cost. It is our intention to constantly drive this process and establish ourselves as a leader in the construction field based on agile and intelligent solutions.

SUSTAINABLE SOLUTIONS

The construction industry, by its very nature, is a primary consumer of natural resources. But with growing concerns over climate change and the finite nature of these resources, there is increasing pressure on construction firms to reduce their environmental impact. Our goals for sustainable construction are to reduce our impact on the environment. Our Sustainable Solutions include and promote the –

Use of renewable and recyclable resources - Reduction of energy consumption and waste -

Creation of healthy, environmentally friendly habitats and work-places - Protection of the natural environment

CORE VALUES (Cont'd)

CREATING LONG-TERM VALUE

We build value for our partners, investors and our communities by engaging in the development of affordable housing with the goal of returns over the long-term. This guides our approach to development and construction management.

INTEGRITY

We expect everyone at Terraform to be an ambassador for our high ethical standards, what we call 'business integrity'. We want to create an environment where employees not only live our values in their own work – integrity, respect, responsibility and honesty, but are vigilant in identifying potential concerns, and confident about speaking up in such situations. We are a team focused business, our team lives and breathes our principles, it is important that we are seen as an honest, transparent and quality driven entity.

Our ambitions do not stop there. We aim to have a positive influence across our value chain, working with suppliers, distributors and all third parties to raise the bar on issues such as human rights, anti-bribery and corruption.

Our focus on business integrity makes Terraform stronger. It helps us to attract, retain and engage the best employees and better able to select the right suppliers and business partners. It protects our people, our assets, our reputation and our relationships with stakeholders. It supports the conditions to work collaboratively, both internally and with our partners. And ultimately it helps us grow sustainably and deliver on our commitments to our clients and customers.

DEVELOPING PEOPLE

We are committed to developing our people. Across our enterprise we believe in challenging, developing, recognizing and rewarding the talented people who work at Terraform. We set high expectations because we believe a high-performance culture attracts and retains the skills and expertise, these are vital components of our business structure and a primary element of what creates future success for our business.

CORE VALUES (Cont'd)

SUSTAINABILITY & GROWTH

We live and work in a time where limited global resource is fast becoming an issue, not understanding or ignoring the complex global components that impact the environment and our natural resource is fast becoming unacceptable and irresponsible. We work and live in Africa, a continent that is rich in natural resource and ability.

One of our primary goals as a business is to supply affordable housing to people that have a need for this basic necessity. We have committed our time and expertise into creating a roadmap that makes our business profitable but also impacts and enhances the living environments of the communities we serve.

We refuse to supply base building materials from offshore resources and will not sale prefabricated materials from other continents that are poor in quality and environmentally unfriendly. Ghana has the resource to fulfil this task and through technology and innovation this resource can be focused into cost effective living solutions with limited environmental impact. We would prefer to 'act now' and implement delivery solutions that fall within the bounds of our mission statement.

'OUR' CORE VALUES

TERRAFORM requires the input of many different organizations, whether they are suppliers, engineers, financing partners, contractors and base vendors, they will all need to agree to our sustainability and environmental impact plan. As a client and service provider we believe that the success of our business is based on sound decision making that supports our vision and creates aligned values.

TERRAFORM DEVELOPMENT LTD

COLLABORATIVE & INNOVATIVE PARTNERING SOLUTIONS

COLLABORATE

INNOVATE

SUCCESS

SOLUTIONS

PARTNER